

### Identity Theft

Identity theft is one of the fastest growing crimes in the U.S. According to the Federal Trade Commission, nearly 10 million Americans are victimized by identity theft annually, resulting in losses of more than \$50 billion. It can take months or even years for victims to correct their credit records.

The Fair and Accurate Credit Transactions (FACT) Act, which Congressman Bachus co-authored, contains the strongest identity theft protections ever enacted into federal law. Under the act, consumers are entitled to a free copy of their credit reports from each of the three major credit bureaus annually, making it easier to monitor suspicious activity. Information on obtaining your free credit report is available at [www.annualcreditreport.com](http://www.annualcreditreport.com).

The FACT Act also established a National Fraud Alert system for consumers and protects sensitive personal information by requiring that credit card numbers be shortened on receipts.

The [Federal Trade Commission](http://www.ftc.gov) (FTC) is the federal clearinghouse for complaints by victims of identity theft. Although the FTC does not have the authority to bring criminal cases, the Commission assists victims of identity theft by providing them with information to help them resolve the financial and other problems that can result from identity theft. The FTC also may refer victim complaints to other appropriate government agencies and private organizations for further action.

If you are a victim of ID theft, you can [file a complaint](#) with the FTC by contacting the FTC's Identity Theft Hotline toll-free at 1-877-ID-THEFT (438-4338), TDD 202-326-2602 or by mail at: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington DC 20580.